

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Gary S Sampson
Susan Elizabeth Sampson
Debtors

Case No. 19-01315-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 47

Date Rcvd: Jul 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 07, 2019.

db/jdb +Gary S Sampson, Susan Elizabeth Sampson, 5190 Hilltop Circle,
East Stroudsburg, PA 18301-9371
5179721 +Amex/Bankruptcy, Po Box 8218, Mason, OH 45040-8218
5179720 +Amex/Bankruptcy, Correspondence, Po Box 981540, El Paso, TX 79998-1540
5179723 +Apex Asset Management, 2501 Oregon Pike, Lancaster, PA 17601-4890
5179722 +Apex Asset Management, Attn: Bankruptcy, 2501 Oregon Pike, Ste 201,
Lancaster, PA 17601-4890
5179725 +Blue Mountain Lake Club, c/o Preferred Management, PO Box 687, Moscow, PA 18444-0687
5179728 +CIT Bank, Po Box 7056, Pasadena, CA 91109-7056
5179729 +Cit Bank NA/Loancare, 75 North Fair Oaks Ave, Pasadena, CA 91103-3651
5179730 Credit & Finance Inc., PO Box 13386, Roanoke, VA 24033-3386
5179733 +George R. Hludzik, Esq., 1620 North Church Street Suite 1, Hazleton, PA 18202-9509
5179734 +Honorable Anthony J. Kilker, 33 South Main Street, Shenandoah, PA 17976-2332
5179741 ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307
(address filed with court: Manufacturers and Traders Trust Co, 475 Crosspoint Parkway,
Getzville, NY 14068)
5179748 +MRS Associates, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
5179742 Michael J. Dougherty, Esq., Weltman Weinberg & Reis Co LPA,
170 S. Independence Mall W STE 874W, Philadelphia, PA 19106-3334
5179745 +Monroe County Courthouse, Attn: Prothonotary, 610 Monroe Street,
Stroudsburg, PA 18360-2271
5179746 +Monroe County Sheriff's Office, 610 Monroe Street, Stroudsburg, PA 18360-2276
5179747 +Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
5179749 +Municipal Authority of Shenandoah, c/o Portnoff Law Assoc, PO Box 391,
Norristown, PA 19404-0391
5179750 One West Bank FSB, c/o NTC 2100 Alt 19 North, Palm Harbor, FL 34683
5179751 +Peter E. Melzer, Esq., Weber Gallagher Simpson, 2000 Market St. 13th Floor,
Philadelphia, PA 19103-3297
5179754 Pressler Felt & Warshaw LLP, 7 Entin Road, Parsippany, NJ 07054-5020
5179757 +The Blue Mountain Lake Club, 121 Pocahontas Road Suite 3, East Stroudsburg, PA 18301-8129
5179758 +Todd W. Weitzman, Esq., 700 Monroe Street, Stroudsburg, PA 18360-2131
5179759 +United Collection Bureau, Inc., 5620 Southwyck Blvd., Ste. 206, Toledo, OH 43614-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5179718 +E-mail/Text: mnapoletano@ars-llc.biz Jul 05 2019 18:45:39 Ability Recovery Service,
Attn: Bankruptcy, Po Box 4262, Scranton, PA 18505-6262
5179719 +E-mail/Text: mnapoletano@ars-llc.biz Jul 05 2019 18:45:40 Ability Recovery Service,
Po Box 4031, Wyoming, PA 18644-0031
5179724 E-mail/Text: bankruptcy@bbandt.com Jul 05 2019 18:45:21 BB&T, Attn: Scott Sanderson,
PO Box 1489, Lumberton, NC 28359
5179726 +EDI: CHASE.COM Jul 05 2019 22:43:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298,
Wilmington, DE 19850-5298
5179727 +EDI: CHASE.COM Jul 05 2019 22:43:00 Chase Card Services, P.o. Box 15298,
Wilmington, DE 19850-5298
5179731 EDI: DISCOVER.COM Jul 05 2019 22:43:00 Discover Financial, Attn: Bankruptcy Department,
Po Box 15316, Wilmington, DE 19850
5179732 EDI: DISCOVER.COM Jul 05 2019 22:43:00 Discover Financial, PO Box 15316,
Wilmington, DE 19850
5179736 EDI: HY11.COM Jul 05 2019 22:43:00 Hyundai Motor Finance, 10550 Talbert Av,
Fountain Valley, CA 92708
5179735 +EDI: HY11.COM Jul 05 2019 22:43:00 Hyundai Motor Finance, Attn: Bankruptcy,
Po Box 20809, Fountain Valley, CA 92728-0809
5179737 +E-mail/Text: bncnotices@becket-lee.com Jul 05 2019 18:45:17 Kohls/Capital One,
Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
5179738 +E-mail/Text: bncnotices@becket-lee.com Jul 05 2019 18:45:17 Kohls/Capital One,
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
5179740 +E-mail/Text: bklcard@lendup.com Jul 05 2019 18:45:38 Lendup Card Services I, 225 Bush St,
San Francisco, CA 94104-4215
5179739 +E-mail/Text: bklcard@lendup.com Jul 05 2019 18:45:38 Lendup Card Services I,
Attn: Bankruptcy, LendUp, 237 Kearny St #197, San Francisco, CA 94108-4502
5179744 +EDI: MID8.COM Jul 05 2019 22:43:00 Midland Funding, 2365 Northside Dr Ste 30,
San Diego, CA 92108-2709
5179743 +EDI: MID8.COM Jul 05 2019 22:43:00 Midland Funding, 2365 Northside Dr Ste 300,
San Diego, CA 92108-2709
5179753 EDI: PRA.COM Jul 05 2019 22:43:00 Portfolio Recovery, 120 Corporate Blvd Ste 1,
Norfolk, VA 23502
5179752 +EDI: PRA.COM Jul 05 2019 22:43:00 Portfolio Recovery, Po Box 41021,
Norfolk, VA 23541-1021
5179755 +E-mail/Text: bkteam@selenefinance.com Jul 05 2019 18:45:18 Selene Finance, Po Box 422039,
Houston, TX 77242-4239
5179756 +E-mail/Text: bkteam@selenefinance.com Jul 05 2019 18:45:18 Selene Finance, 9990 Richmond,
Houston, TX 77042-4559

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

5179760	+EDI: VERIZONCOMB.COM Jul 05 2019 22:43:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
5179761	+EDI: VERIZONCOMB.COM Jul 05 2019 22:43:00	Verizon, 500 Technology Dr, Weldon Spring, MO 63304-2225
5179762	+E-mail/Text: vci.bkcy@wccredit.com Jul 05 2019 18:45:30 Attn: Bankruptcy, Po Box 3, Hillboro, OR 97123-0003	Volkswagen Credit, Inc,
5179763	+E-mail/Text: vci.bkcy@wccredit.com Jul 05 2019 18:45:30 2333 Waukegan Rd, Deerfield, IL 60015-5508	Volkswagen Credit, Inc,

TOTAL: 23

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 07, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 5, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor U.S. Bank National Association, not in its individual capacity but solely as trustee for NRZ Pass-Through Trust VIII bkgroup@kmllawgroup.com
John J Martin (Trustee) pa36@ecfcbis.com, trusteemartin@martin-law.net
Kim M Diddio on behalf of Debtor 1 Gary S Sampson kdiddio@diddiolaw.com, kdiddio@gmail.com;r52326@notify.bestcase.com
Kim M Diddio on behalf of Debtor 2 Susan Elizabeth Sampson kdiddio@diddiolaw.com, kdiddio@gmail.com;r52326@notify.bestcase.com
Thomas Song on behalf of Creditor CIT BANK, N.A pamb@fedphe.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1 **Gary S Sampson**
First Name Middle Name Last Name
Debtor 2 **Susan Elizabeth Sampson**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **5:19-bk-01315-RNO**

Social Security number or ITIN **xxx-xx-7007**
EIN **-----**
Social Security number or ITIN **xxx-xx-1578**
EIN **-----**

Order of Discharge

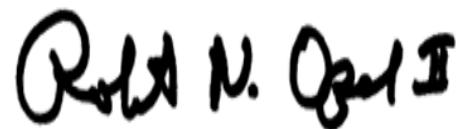
12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Gary S Sampson

Susan Elizabeth Sampson

By the court:

7/5/19

Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.